



Order Filed on September 30,
2016 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 086737B

In Re:

James A. Goerlich

Case No.: 15-22348-SLM

Hearing Date: September 14, 2016
Judge: Stacey L. Meisel

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: September 30, 2016

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Applicant: Seterus Inc., as authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"),
creditor

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Russell L. Low, Esquire

Property Involved ("Collateral"): 305 Kawameeh Drive, Union, NJ 07083

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- ☒ The Debtor is overdue for six months, from April 1, 2016 to September 1, 2016.
- ☒ The Debtor is overdue for six payments at \$899.73 per month.
- ☒ Less suspense balance of \$402.87.

Total Arrearages Due \$4,995.51.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Beginning on October 1, 2016, regular monthly mortgage payments shall continue to be made in the amount of \$899.73.

☒ Beginning on October 1, 2016, additional monthly cure payments shall be made in the amount of \$832.59 for six (6) months.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Regular monthly payment:

Seterus, Inc.
PO Box 11790
Newark, NJ 07101-4790

4. In the event of Default:

- ☒ If the Debtor fails to make the immediate payment specified above or fails to make

any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$, and costs of \$176.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.